

IN THE SPECIFICATION

Please amend the specification as follows:

From line 19 on page 15 to line 2 on page 16, please amend the paragraph as follows:

Address and passwords table [[100]] 700 may also store addresses and passwords of users who are not registered or cannot be found. Address and passwords table 100 may also store addresses and passwords of users who are not registered or cannot be found. Table 700 may also store information for users who cannot remember the user name of the other party in order to contact the other party. Table [[100]] 700 may also store information to file claims on items that have been removed from the database.

From line 19 on page 17 to line 3 on page 18, please amend the paragraph as follows:

Figure 10 is a flow chart illustrating an exemplary operation [[100]] 1000 for allowing a user to file a claim or complaint facilitated by a network-based transaction facility. The following exemplary operation 1000 allows a user to file a complaint of fraud on an item that has been sold or bought on network facility 110. The other party in the transaction may receive an email indicating that someone has claimed that the other party has committed a fraud.

On page 21, lines 13 to 20, please replace please replace the final paragraph as follows:

The following operation [[100]] 1000 allows users to resolve complaints by providing a messaging board where both parties may comment back-and-forth about the transaction in question and to resolve a complaint. Such operations may provide the messaging board for a certain period of time (e.g., 14 days or two weeks), and, if the complaint is not resolved, such operations may provide information to the users on contacting government agencies to deal with the fraud as well as information on filing an insurance claim.

On page 24, lines 6 to 13, please amend the final paragraph as follows:

At operation block 1514, if the complaint is unresolved and more than 14 days old,

contact information for legal services is given, and if insurance requirements are met, an insurance claim form is given. If, however, the complaint is less than 14 days old, the user is told that the other party still has time to respond to the complaint. For example, after the 14 day period, network facility [[100]] 110 may provide an interface 2100 as shown in Figure 21 providing the user with attorney general information to file a complaint.